## AMENDMENTS TO THE CLAIMS:

Please amend the claims as follows:

1. (CURRENTLY AMENDED)    A method of tracking online credit card usage by a user of a general purpose personal computing device operating as an Internet ~~internet~~ communication device, comprising:

monitoring entries made on personal computing device using a computer program that operates as a background process while a foreground process is also carried out;

wherein the foreground process comprises an Internet communication process in which an online credit card transaction is being carried out by entry of information into a web page;

the computer program recognizing instances of the ~~a~~ credit card transaction in the entries made on the personal computing device by recognition of a credit card number in the entries made into the web page; and

upon recognizing an instance of a credit card transaction, automatically populating the web page with data stored in a user profile, and storing information describing the credit card transaction in a database accessible by the personal computing device.

2. (PREVIOUSLY AMENDED)    The method of claim 1, further comprising retrieving the information describing the credit card transaction from the database via the personal computing device.

3. (PREVIOUSLY AMENDED)    The method of claim 1, wherein the recognizing comprises matching an entry with a stored sixteen digit credit card number.

4. (PREVIOUSLY AMENDED)    The method of claim 1, wherein the personal computing device comprises one of a personal computer, a personal digital assistant, a television set top box, a wireless telephone and an Internet appliance.

5. (ORIGINAL)    The method of claim 1, wherein the information describing the credit card transaction comprises a monetary amount spent.

6. (ORIGINAL)    The method of claim 1, wherein the information describing the credit card transaction comprises a date and time of the transaction.

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7. (ORIGINAL)      The method of claim 1, wherein the information describing the credit card transaction comprises a merchant name with which the transaction was carried out.

8. (ORIGINAL)      The method of claim 1, wherein the information describing the credit card transaction comprises a user identifier.

9. (PREVIOUSLY AMENDED)    The method of claim 1, wherein the information describing the credit card transaction comprises a monetary amount spent, a date and time of the transaction, and a merchant name with which the transaction was carried out.

10. (ORIGINAL)      The method of claim 1, further comprising carrying out a database function on the database.

11. (ORIGINAL)      The method of claim 10, wherein the database function comprises totaling a monetary value of a plurality of transactions.

12. (PREVIOUSLY AMENDED)    The method of claim 1, further comprising:

upon recognizing an instance of a credit card transaction, asking a user to verify the information describing the credit card transaction and confirm storage of information describing the credit card transaction prior to storing the information describing the credit card transaction in the database.

13. (PREVIOUSLY AMENDED)    The method of claim 1, wherein the database is stored within the personal computing device.

14. (PREVIOUSLY AMENDED)    The method of claim 1, wherein the database is stored in a location remote to the personal computing device.

15. (PREVIOUSLY AMENDED)    The method of claim 1, further comprising granting access to the database to a creditor; permitting the creditor to charge a monetary value as a credit card transaction; and permitting the creditor to enter the credit card transaction into the database.

16. (PREVIOUSLY AMENDED)    The method of claim 1, further comprising granting access to the database to a loyalty point provider.

17. (CURRENTLY AMENDED)    A computer system, comprising:

a processor having a central processing unit, an input device and memory;

a storage device coupled to the processor, that stores a database;

the processor being programmed to perform the programmed steps of tracking

online credit card usage by a user of the computer system in a background process while a foreground process is also carried out, <u>wherein the foreground process comprises an Internet communication process in which an online credit card transaction is being carried out by entry of information into a web page, the programmed steps</u> comprising the steps of:

monitoring entries made by a user using the input device;

recognizing instances of a credit card transaction in the entries made by the user <u>by recognition of a credit card number in the entries made into the web page;</u> and

upon recognizing an instance of a credit card transaction, <u>automatically populating the web page with data stored in a user profile, and</u> storing information describing the credit card transaction in the database.

18. (ORIGINAL)    The computer system of claim 17, further comprising a display for displaying the database upon receipt of a user command.

19. (PREVIOUSLY AMENDED)   The computer system of claim 17, wherein the recognizing comprises matching an entry with a stored sixteen digit credit card number.

20. (ORIGINAL)    The computer system of claim 17, wherein the computer system is embodied in one of a personal computer, a personal digital assistant, a television set top box, a wireless telephone and an Internet appliance.

21. (ORIGINAL)    The computer system of claim 17, wherein the information describing the credit card transaction comprises at least one of: a monetary amount spent, a date and time of the transaction, a merchant name with which the transaction was carried out, a description of the purchase, and a user identifier.

22. (ORIGINAL)    The computer system of claim 17, further comprising means for carrying out a database function on the database.

23. (ORIGINAL)    The computer system of claim 22, wherein the database function comprises totaling a monetary value of a plurality of transactions.

24. (PREVIOUSLY AMENDED)   The computer system of claim 17, wherein the processor is further programmed to carry out the step of, upon the background process recognizing an instance of a credit card transaction, asking a user to confirm storage of information

describing the credit card transaction prior to storing the information describing the credit card transaction in the database.

25. (ORIGINAL) The computer system of claim 17, wherein the storage device is situated within the computer system.

26. (ORIGINAL) The computer system of claim 17, wherein the storage device is situated in a location remote to the computer system.

27. (ORIGINAL) The computer system of claim 17, wherein the storage device is connected to a network file server.

28. (ORIGINAL) The computer system of claim 27, further comprising program means for permitting access to the database by a creditor so that the creditor can initiate credit card transactions.

29. (ORIGINAL) The computer system of claim 27, further comprising program means for permitting access to the database by a loyalty point provider.

30. (CURRENTLY AMENDED) A method of tracking online credit card usage by a user of a personal computing device operating as an Internet communication device, comprising:

monitoring entries made on the personal computing device in a computer program carrying out a background process while a foreground process is also carried out, wherein the foreground process comprises an Internet communication process in which an online credit card transaction is being carried out by entry of information into a web page;

the computer program recognizing instances of a credit card transaction in the entries made on the personal computing device by matching an entry with a stored sixteen digit credit card number entered into the web page; and

upon recognizing an instance of a credit card transaction, automatically populating the web page with data stored in a user profile, and asking a user to confirm storage of information describing the credit card transaction;

if the user confirms storage of the information, storing information describing the credit card transaction in a database within the personal computing device, the information describing the credit card transaction comprising a monetary amount spent, a date and time of the transaction, a merchant name with which the transaction was carried out, a

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description of the purchase, and a user identifier;

retrieving the information describing the credit card transaction from the database via the personal computing device;

carrying out a database function on the database, the database function comprising totaling a monetary value of a plurality of transactions; and

wherein the personal computing device comprises one of a personal computer, a personal digital assistant, a television set top box, a wireless telephone and an Internet appliance.

31. (CURRENTLY AMENDED)   A method carried out by a user of managing loyalty points, comprising:

storing the user's credit card transactions on a computer database;

receiving a request for access to the computer database from a loyalty point provider;

the user granting access to the computer database to the -a- loyalty point provider; and

the user receiving loyalty points based on the data stored in the computer database.

32. (ORIGINAL)       The method of claim 31, wherein the transactions comprise credit card transactions for a plurality of credit cards.

33. (ORIGINAL)       The method of claim 31, wherein the loyalty points are provided on the basis of purchases of the product brand.

34. (ORIGINAL)       The method of claim 31, wherein the transactions comprise credit card transactions for a plurality of credit cards; and wherein the loyalty points are provided on the basis of purchases of a product brand.

35. (CURRENTLY AMENDED)   A method of managing loyalty points, comprising:

requesting access from a user to a computer database of transactions made by the user;

receiving access from the -a- user to the -a- computer database of transactions made by a the user, wherein the computer database resides on the user's personal computing device; and

granting loyalty points based on the data stored in the computer database.

36.(ORIGINAL)     The method of claim 35, wherein the transactions comprise credit card transactions for a plurality of credit cards.

37.(ORIGINAL)     The method of claim 36, wherein the loyalty points are provided on the basis of purchases of a product brand.

38. (PREVIOUSLY AMENDED)  The method of claim 35 wherein the transactions comprise credit card transactions for a plurality of credit cards; and wherein the loyalty points are provided on the basis of purchases of a product brand.

39. (CURRENTLY AMENDED)    A storage medium storing a set of computer instructions which, when executed on a personal computing device  carry out a background process, wherein the foreground process comprises an Internet communication process in which an online credit card transaction is being carried out by entry of information into a web page comprising:

    monitoring entries made by a user using an input device;

    recognizing instances of a credit card transaction in the entries made by the user by recognizing a credit card number in the entries made into the web page; and

    upon recognizing an instance of a credit card transaction, automatically populating the web page with data stored in a user profile, and storing information describing the credit card transaction in a database.

40. (ORIGINAL)     The storage medium of claim 39, wherein the information describing the credit card transaction comprises at least one of: a monetary amount spent, a date and time of the transaction, a merchant name with which the transaction was carried out, a description of the purchase, and a user identifier.

41. (PREVIOUSLY AMENDED)  The storage medium of claim 39, the background process further comprises carrying out a database function on the database.

42. (ORIGINAL)     The storage medium of claim 41, wherein the database function comprises totaling a monetary value of a plurality of transactions.

43. (PREVIOUSLY AMENDED) The storage medium of claim 41, wherein the background process further comprises, upon recognizing an instance of a credit card transaction, asking a user to confirm storage of information describing the credit card transaction prior to storing the information describing the credit card transaction in the

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database.

44. (PREVIOUSLY AMENDED)  The storage medium of claim 41, wherein the background process further comprises permitting access to the database by a creditor so that the creditor can initiate credit card transactions.

45. (PREVIOUSLY AMENDED)  The storage medium claim 41, wherein the background process further comprises permitting access to the database by a loyalty point provider.

46. (CURRENTLY AMENDED)  A computer system, comprising:

    a processor having a central processing unit, an input device and memory;

    the processor being programmed to perform the programmed steps of:

        <u>sending a request to a user to request access to a computer database of transactions made by the user;</u>

        obtaining access from <u>the</u> -a- user  to <u>the</u> -a- computer database of transactions made by the a user, wherein the computer database resides on the user's personal computing device;

        carrying out a query of the computer database to determine purchases that qualify for loyalty points; and

        granting loyalty points based on the data stored in the computer database.

47. (ORIGINAL)    The computer system of claim 46, wherein the transactions comprise credit card transactions for a plurality of credit cards.

48. (ORIGINAL)    The computer system of claim 46, wherein the loyalty points are provided on the basis of purchases of a product brand.

49. (PREVIOUSLY AMENDED)  The computer system of claim 46, wherein the transactions comprise credit card transactions for a plurality of credit cards; and wherein the loyalty points are provided on the basis of purchases of a product brand.

50. (CURRENTLY AMENDED)    A storage medium storing a set of computer instructions which, when executed on a computer, carry out a process comprising:

        <u>sending a request to a user to request access to a computer database of transactions made by the user;</u>

        obtaining access from <u>the</u> -a- user  to <u>the</u> -a- computer database of transactions made by the a user, wherein the computer database resides on the user's personal

computing device;

carrying out a query of the computer database to determine purchases that qualify for loyalty points; and

granting loyalty points based on the data stored in the computer database.

51. (ORIGINAL)     The storage medium of claim 50, wherein the transactions comprise credit card transactions for a plurality of credit cards.

52. (ORIGINAL)     The computer system of claim 50, wherein the loyalty points are provided on the basis of purchases of a product brand.

53. (ORIGINAL)     The method of claim 50, wherein the transactions comprise credit card transactions for a plurality of credit cards; and wherein the loyalty points are provided on the basis of purchases of a product brand.

54. - 57 (CANCELLED)